

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 23, 2025, at or about 11:00 AM, local time, at the north door of the Tipton County Courthouse, 100 Court Square, Covington, TN 38019, pursuant to the Deed of Trust executed by Ronald Roberts and Wanda Roberts, married to each other, to Mark A. Rosser, Esq., as Trustee for JPMorgan Chase Bank, N.A. dated November 1, 2021, and recorded on November 12, 2021, in Book 1932, Page 651, Instrument No. 251272, in the Register's Office for Tipton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Tipton County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: SELENE FINANCE, LP

Other interested parties: None

The hereinafter described real property located in Tipton County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Land situated in the County of Tipton in the State of TN

The Eric Michael Hogue property as recorded in Warranty Deed Book 704, Page 103 in the Register's Office of Tipton County, and being more particularly described as follows:

Beginning at an old axle in the North line of West Liberty Avenue being the Southeast corner of Helen White Polk property as recorded in Book 293, Page 419; thence North 00 degrees 00 minutes 00 seconds East a distance of 100.00 feet to an old axle in the South line of Cheri Hall Cousar property as recorded in Book 535, Page 41; thence South 87 degrees, 37 minutes, 23 seconds East a distance of 122.39 feet to a point in the West line of Simonton Street; thence along said West line South 02 degrees 01 minutes, 39 seconds West a distance of 100.00 feet to the North line of West Liberty Avenue; thence along said North line North 87 degrees, 35 minute 12 seconds West a distance of 118.85 feet to the point of beginning.

Commonly known as: 704 W Liberty Ave, Covington, TN 38019

Being the same property conveyed to Ronald Roberts and wife, Wanda Roberts, by deed dated 2/1/2019 of record in Deed Book 1787, Page 552, in the County Clerk's Office.

Street Address: The street address of the property is believed to be 704 West Liberty Avenue, Covington, TN 38019, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 041B-C-012.00

Current owner(s) of Record: Ronald Roberts and Wanda Roberts

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction

in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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